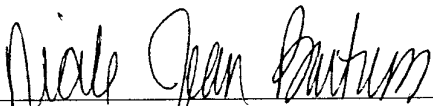
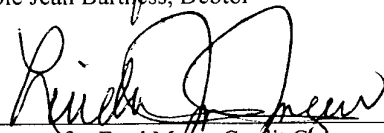


UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**In Re:**
Nicole Jean Bartness, Debtor(s)**Case No. 04-35121**
Chapter 7 Case**REAFFIRMATION AGREEMENT**

1. The Debtor signing this Agreement is indebted to Ford Motor Credit Company ("Creditor") based upon a retail instalment agreement dated 6/30/03, account number 34795815.
2. Creditor has a valid perfected security interest in: 2003 FORD ESCORT ZX2 vehicle, VIN 3FAFP11313R148656.
3. The undersigned agrees to pay Creditor \$13,971.65, the balance owing on September 1, 2004, plus interest at the contract interest rate of 2.900%, with periodic contract payments of \$307.27 in accordance with the contract terms. The next due date is September 14, 2004.
4. Creditor agrees to not pursue the co-signer if Debtor makes the payments set forth in paragraph 3 at the required time. Except to the extent modified by this Agreement, the retail instalment agreement giving the Creditor the right to collect the balance from the co-signer shall remain in full force and effect until the total amount payable set forth in paragraph 3 has been paid. Default under this Agreement entitles the Creditor to exercise the remedies provided for against the co-signer. Full payment under this Agreement entitles the co-signer to a release of personal liability on this loan.
5. THIS AGREEMENT IS NOT REQUIRED UNDER BANKRUPTCY LAW, UNDER NON-BANKRUPTCY LAW, OR UNDER ANY AGREEMENT NOT IN ACCORDANCE WITH THE PROVISIONS OF SECTION 524(c) OF THE BANKRUPTCY CODE.
6. THIS AGREEMENT MAY BE RESCINDED AT ANY TIME PRIOR TO DISCHARGE OR WITHIN 60 DAYS AFTER THIS AGREEMENT IS FILED, WHICHEVER OCCURS LATER, BY GIVING WRITTEN NOTICE OF RESCISSION AT THE CREDITOR'S ATTORNEYS' ADDRESS SET FORTH BELOW.
7. Except as provided for above, this Agreement incorporates all the terms and conditions of the documents evidencing the above-described debt. Until invoicing is restarted, all payments shall be mailed to: Ford Motor Credit Company, PO Box 94380 - EA, Palatine, IL 60094-4380.

Dated: 9/15/04
Nicole Jean Bartness, DebtorDated: September 10, 2004
Attorneys for Ford Motor Credit Company
Linda Jeanne Jungers, Atty ID #5303X/Bradley J Halberstadt, Atty ID #215296
STEWART, ZLIMEN & JUNGERS
430 Oak Grove Street, #200
Minneapolis, MN 55403